

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: TRAVIS KING	§	Case No. 1:19-bk-05109
TONYA KING	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/30/2019.
- 2) The plan was confirmed on 10/28/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/09/2021, 09/08/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 04/08/2024.
- 5) The case was completed on 10/28/2024.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,084.00.
- 10) Amount of unsecured claims discharged without full payment: \$32,772.67.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 20,131.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 20,131.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,475.77	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 1,475.77
Attorney fees paid and disclosed by debtor(s):	\$ 3,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KEITH B. DeARMOND, ESQUIRE	Pri	0.00	NA	NA	4,000.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,023.41	1,372.24	1,372.24	448.27	0.00
CAPITAL ONE BANK	Uns	674.37	724.42	724.42	236.64	0.00
CAPITAL ONE BANK	Uns	609.15	665.25	665.25	217.31	0.00
WELLSPAN HEALTH	Uns	108.29	2,559.41	2,559.41	836.08	0.00
ONEMAIN FINANCIAL	Uns	9,840.00	7,798.90	7,798.90	2,547.64	0.00
ECMC	Uns	491.00	286.99	286.99	93.75	0.00
ECMC	Uns	411.00	182.55	182.55	59.63	0.00
ECMC	Uns	205.00	172.49	172.49	56.35	0.00
CHASE BANK USA	Uns	669.97	842.86	842.86	275.33	0.00
CAVALRY PORTFOLIO SERVICES,	Sec	4,275.00	4,396.83	0.00	0.00	0.00
CAPITAL ONE BANK	Uns	0.00	252.73	252.73	82.56	0.00
PORTFOLIO RECOVERY	Uns	660.37	877.03	877.03	286.49	0.00
PORTFOLIO RECOVERY	Uns	2,292.75	2,646.26	2,646.26	864.45	0.00
PORTFOLIO RECOVERY	Uns	1,951.48	2,201.07	2,201.07	719.01	0.00
TD RETAIL CARD SERVICES	Uns	794.88	922.80	922.80	301.45	0.00
BECKET & LEE	Uns	0.00	562.19	562.19	183.65	0.00
WELLS FARGO	Sec	24,974.98	20,613.43	1,057.69	1,057.69	0.00

UST Form 101-13-FR-S (9/1/2009)

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WELLS FARGO	Sec	14,805.44	9,324.99	538.33	538.33	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	712.03	712.03	232.60	0.00
MIDLAND CREDIT MGMT;	Uns	1,446.61	1,768.67	1,768.67	577.77	0.00
WELLS FARGO	Sec	0.00	2,073.42	2,073.42	2,073.42	0.00
FREEDOM MORTGAGE	Sec	134,755.00	129,761.09	2,037.69	824.19	0.00
FREEDOM MORTGAGE	Sec	134,755.00	129,761.09	5,297.29	2,142.62	0.00
PRO SE	Pri	0.00	NA	NA	0.00	0.00
GARY J. IMBLUM, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00
ADVANCED RADIOLOGY	Uns	67.52	NA	NA	0.00	0.00
AFFIRM, INC.	Uns	1,142.22	NA	NA	0.00	0.00
CAPITAL ONE BANK NA	Uns	4,275.25	NA	NA	0.00	0.00
CAPITAL ONE/CABELA	Uns	3,904.22	NA	NA	0.00	0.00
CBNA	Uns	1,236.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	1,500.00	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Uns	517.00	NA	NA	0.00	0.00
EAR, NOSE & THROAT SPECIALIST	Uns	140.83	NA	NA	0.00	0.00
GREATER BALTIMORE MEDICAL	Uns	235.40	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	3,000.00	NA	NA	0.00	0.00
KOHL'S	Uns	335.02	NA	NA	0.00	0.00
MERCY-MD FAMILY CARE	Uns	142.00	NA	NA	0.00	0.00
SOUTHERN FAMILY MEDICAL LLC	Uns	125.34	NA	NA	0.00	0.00
WHITE ROSE CREDIT UNION	Uns	55.26	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,037.69	\$ 824.19	\$ 0.00
Debt Secured by Vehicle	\$ 3,669.44	\$ 3,669.44	\$ 0.00
All Other Secured	\$ 5,297.29	\$ 2,142.62	\$ 0.00
TOTAL SECURED:	\$ 11,004.42	\$ 6,636.25	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,500.00	\$ 4,000.00	\$ 0.00
TOTAL PRIORITY:	\$ 4,500.00	\$ 4,000.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 24,547.89	\$ 8,018.98	\$ 0.00

Disbursements:

Expenses of Administration	\$ 1,475.77	
Disbursements to Creditors	\$ 18,655.23	
TOTAL DISBURSEMENTS:		\$ 20,131.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/23/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)